



FORGERY FRAUD

Forensic Examination / Digital Image Analysis

POB 352023 Westminster CO 80035



1

Retained by

MORTGAGE DEFENSE SYSTEMS

275 Cumberland Parkway #3275

Mechanicsburg, PA 17055

Phone: 717-503-6903

In Regard

YWUANA PEDEN

219 Dateleaf Avenue, Capitol Heights, MD 20743

IN QUESTION

DOC 1. ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST.

MERS: Michael Drawdy, Assistant Secretary (Director REO Pennymac October 2011-Present / Kim Roldan: Sr Loan Officer, Nations Lending Corporation.

DOC 2. APPOINTMENT OF SUBSTITUTE TRUSTEES.

DOC 3. APPOINTMENT OF SUBSTITUTE TRUSTEES.

DOC 4. MARYLAND CORRECTIVE ASSIGNMENT OF DEED OF TRUST. Page 1 of 3.

MERS: Leonard N. James, Vice President.

DOC 5. MARYLAND ASSIGNMENT OF DEED OF TRUST. Page 1 of 2 JP Morgan Chase.

DOC 6. MARYLAND ASSIGNMENT OF DEED OF TRUST. Page 1 of 2 JP Morgan Chase.

DOC 7. DEED OF TRUST. Page 1 of 14 /

Lender: M-POINT Mortgage Services, Inc. or MERS (Mortgagee) Not a Bank or Lender.

MERS does not Originate. Lend, Service or Invest in Home Mortgage Loans.

DOC 8. DEED OF TRUST. Page 1 of 8 / Second Mortgage /Jan 30 2007.

DOC 9. SUBSTITUTE OF TRUSTEE'S DEED. / Foreclosure Deed.Dated: December, 14 2015.

DISCLOSURE OF NEUTRALITY

The Forensic Document Examination and Digital Image Analysis protocol is not an advocacy of for one side or the other. We are an independent forensic source that is separate of all other marketing names, trademarks, or identification, whether verbal or written. We are impartial, nonaligned, nonpartisan, unbiased, neutral and independent in all forensic examinations and opinion cases.

We do not withhold or omit any findings and or opinions discovered during a forensic examination that would cause misinterpretation of distortion of the facts. We perform an orderly analysis, investigation, inquiry test, inspection, to obtain the truth and form an expert opinion, conduct evaluations, examinations, and inquiries and report the true results of the findings in an unbiased and objective manner.

Forgery Fraud Forensic Document Examination is an independent examination source with no influence or bias point of view. It is not our position to win or lose a case but to find the facts and the truth of all questioned documents that becomes a permanent court record. That is the litigation and or attorney's job.

Oath of binding Certification and Forensic Examiner Creed.

- 1 I shall investigate for the truth and refrain from any adverse bias conduct.
- 2 » I shall report only the truth in the most ethical professional manner at all times.
- 3 » I shall avoid conflicts of advocacies and will not omit any findings or opinions discovered.
- 4 » I shall conduct myself ethically and not distort the facts.
- 5 » I shall seek to preserve the highest standard of my certification and profession.
- 6 » As a Forensic Examiner, I shall not have a monetary interest in any outcome of a matter in which I am retained and I shall not tolerate any bias influence.
- 7 » I shall share my knowledge and experience with other examiners in a professional manner.
- 8 » I shall avoid conflicts of interest and will continue my professional development throughout my career through continuing education, seminars, and other studies.
- 9 » As a Forensic Examiner, I will express my expert neutral opinion based only upon my knowledge, skill, education, training, and experience.
- 10 » The light of knowledge shall guide me to the truth, and with justice the truth shall prevail.

To all these things, I affirm to uphold.

GARY MICHAELS, FDE, DABFE, 114768

NOMENCLATURE (1 of 2)

1. **COVER.**

2. **DISCLOSURE OF NEUTRALITY**

3. **NOMENCLATURE.**

4. **NOMENCLATURE.**

5. **Forensic Protocol.**

6. **7., LETTER OF OPINION.**

8. **DOC 1. ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST.**

9. **MERS:** Michael Drawdy, Assistant Secretary (Director REO Pennymac October 2011-Present / Kim Roldan: Sr Loan Officer, Nations Lending Corporation.

10. **DOC 1. ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST. MERS**

Edited by Photoshop

11. **DOC 2. DOC 3. APPOINTMENT OF SUBSTITUTE TRUSTEES.**

Figure 1: Presented as Original / Figure 2: Fraudulent Clone Duplications.

Figure 3: Presented as Original / Figure 4: Edited by Photoshop.

12. **DOC 4. MARYLAND CORRECTIVE ASSIGNMENT OF DEED OF TRUST. Page 1 of 3**

Figure 1: Presented as Original. / Evidence of Compression.

Figure 2: Fraudulent Clone Duplication.

Figure 3: Signature Edited by Photoshop.

Figure 4: Duplication.

13. **DOC 4. MARYLAND CORRECTIVE ASSIGNMENT OF DEED OF TRUST. Page 1 of 3 SIGNATURE COMPARISON / CARLY R. KOLO. Evidence of Digital Cut & Paste.**

Figure 1: Compression. / Figure 2: Clone Duplication.

Figure 3: Edited by Photoshop. / Figure 4: Duplication.

14. **DOC 5 DOC 6. MARYLAND ASSIGNMENT OF DEED OF TRUST Page 1 of 2**

Figure 1: Presented as Original. / Figure 2: Fraudulent Clone Duplication.

15. **DOC 7. DEED OF TRUST. Page 1 of 8. MIN: 1002391-0010701102-4 / Subordinate 1st Lien.**

Lender: M-POINT Mortgage Services, Inc. or MERS (Mortgagee) Bank or Lender

MERS does not Originate. Lend, Service or Invest in Home Mortgage Loans.

16. **DOC 7. DEED OF TRUST. / SIGNATURE PAGE Page 7 of 8 / Second Mortgage /Jan 30 2007**

MIN: 1002391-0010701132-4 / Presented as Original.

QUESTIONED SIGNATURE of: YWUANA PEDEN Presented as an Original Signature

17. **DOC 7. DEED OF TRUST. NOTARY (TWO NOTARIES) Page 8 of 8 //Jan 30 2007**

MIN: 1002391-0010701132-4 / NOTARY (Second Mortgage).

18. **DOC 7. ACKNOWLEDGEMENT / LEONARD JAMES**

Figure 1: Presented as Original / Figure 2: Fraudulent Clone Duplication.

Figure 3: Presented as Original / Figure 3: Fraudulent Editing by Photoshop.

NOMENCLATURE (2 of 2)

19. DOC 8. DEED OF TRUST. Page 1 of 14

MIN: 1002391-0010701391-9

20. DOC 8. DEED OF TRUST. SIGNATURE Page 1 of 14 / Presented as Original

MIN: 1002391-0010701391-9 / Figure 1 / Figure 2: Print Over / Figure 3: Illegible Witness Signature.

QUESTIONED SIGNATURE of: YWUANA PEDEN

Figure 1: Signature Line Printed Over Lower Loops.

Figure 2: FORENSIC EXAMINER'S NOTE: The Signature Line Figure 1 is Bolder and Darker
The rest of the Existing Signature Lines are not Bold or Dark Evidence of a "PRINT OVER"

Figure 3: Illegible Witness Signature.

21. DOC 8. DEED OF TRUST Page 1 of 14 MIN 1002391-0010701391-9

Expanded Questioned Signature of Ywuana Peden / Figure 1 Signature Line Printed Over.

Luminance 3D Filter shows evidence of: Signature Line Print Over. Conclusion: Forgery.

22. DOC 8. DEED OF TRUST. Page 1 of 14 MIN: 1002391-0010701391-9

EXPANDED QUESTIONED SIGNATURE PRINT OVER

23. DOC 8. DEED OF TRUST. Page 1 of 14 MIN: 1002391-0010701391-9

SIGNATURE COMPARISON / SIGNATURE LINE PRINTED OVER. FORGERY.

Figure 1: Fraudulent Clone Duplication / Figure 2: Yellow Filter (Shows Print Over) Figure 3: Confirmed.

24. DOC 8. DEED OF TRUST. DUPLICATE NOTARY (Two) Page 8 of 8

Reference to: MIN: 1002391-0010701391-9 Presented as Original.

25. DOC 8. DEED OF TRUST. Page 1 of 14 / Page 8 of 8

Figure 1: Page 14 of 14 Presented as Original / Figure 2: Edited by Photoshop. / Fraudulent.

Figure 3: Page 8 of 8 Presented as Original / Figure 4: Edited by Photoshop. / Fraudulent.

26. FINANCE AFFIDAVIT / QUESTIONED SIGNATURE OF: YWUANA PEDEN.

Signature in uestion.

27. DOC 9. SUBSTITUTE OF TRUSTEE'S DEED. / Foreclosure Deed. Dated: December 14 2015.

28. QUESTIONED SIGNATURE COMPARISON / YWUANA PEDEN

Structure Formation DO NOT MATCH / CONCLUSION: FORGERY.

Figure 1: NO MATCH TO Figure 2.

Figure 2: NO MAYCH TO Figure 1.

FORENSIC PROTOCOL:

I, GARY MICHAELS, Forensic Document Examiner, FDE DABFE 114768, and Digital Image Extraction Analyst do hereby under the penalty of perjury was retained to do a forensic document examination and a digital image extraction analysis of the questioned documents for, YWUANA PEDEN, Property Address: 219 Dateleaf Avenue, Capitol Heights, MD 20743., in regard to the following protocol:

All Forensic Questioned Document Examinations are performed in a non-destructive analysis in accordance to the ASTM, American Testing Materials Standards and Guidelines E2290-07 formerly under the jurisdiction of E30.02 on all Questioned Documents and the Daubert Ruling meeting Federal Rules of Discovered Evidence 702 and all forensic guidelines and standards of the ABFE, American Board of Forensic Examiners.

Expertise in:

1. Forensic Document Examination / Handwriting Identification / DIE Extraction / EXIF Analysis.
2. DIE aka Direct Image Extraction of questioned documents.
3. EXIF (Exchangeable Information File) Meta Data Analysis of Photographs & Photocopies.
4. Photoshop Manipulation Analysis.
5. Financial Contracts & Agreements / Wills / Mortgage Loan Agreements / Quit Claim Deeds.

In Practice from: 1983 to Present

Training:

1. Handwriting Expert: 1962 - 1965 / Instructor: Ella Burbach
2. Rocky Mountain Handwriting Sciences: 1983 - 1985 / Forensic Handwriting Analysis
3. Andrew Bradley: 1989 - 1992 / Basic & Advanced Forensic Document Examination
4. Developer of DIE aka Digital Image Extraction

Specialist in the Following:

- Forensic Document Examination / Handwriting Identification
- Macro Closeup Forensic UVIR (Ultraviolet Infrared) Photography
- EXIF (Exchangeable Information File) Meta Data Analysis
 - a. Photoshop Analysis of Photographs & Photocopies
 - b. Forensic Beta Software
 - c. Photographic Detection for Digital Manipulation and Cloned Cut & Paste

Board Certified:

ABFE, American Board of Forensic Examiners / DABFE # 114768

Memberships:

ACFE, American College of Forensic Examiners

ASTM, American Society of Testing Materials # 1871922

LETTER OF OPINION
YWUANA PEDEN

I, Gary Michaels, FDE, DABFE, 114768, Forensic Document Examiner and Digital Image Extraction Analyst do hereby make this statement made and retained by Mortgage Defense Systems, 275 Cumberland Parkway #3275, Mechanicsburg, PA. 17055.

In regard to: Ywuana Peden, Property Addresss: 219 Dateleaf Avenue, Captitol Heights, MD 20743.

At the request of Mickey Paoletta and on behalf of his client, Ywauana Peden the attached documents are in question as to authenticity and come to reach a neutral non-bias conclusion of opinion if the following questioned documents submitted as claimed are genuine or are fraudulent..

In Question:

DOC 1: ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST.

MERS: Michael Drawdy, Assistant Secretary (Director REO Pennymac October 2011-Present / Kim Roldan: Sr Loan Officer, Nations Lending Corporation.

DOC 2. APPOINTMENT OF SUBSTITUTE TRUSTEES.

DOC 3. APPOINTMENT OF SUBSTITUTE TRUSTEES.

DOC 4. MARYLAND CORRECTIVE ASSIGNMENT OF DEED OF TRUST. Page 1 of 3.

MERS: Leonard N. James, Vice President.

DOC 5. MARYLAND ASSIGNMENT OF DEED OF TRUST. Page 1 of 2 JP Morgan Chase.

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DOC 9. SUBSTITUTE OF TRUSTEE'S DEED. / Foreclosure Deed.Dated: December, 14 2015.

EXAMINATION PROTOCOL

The forensic examination and digital image extraction analysis was performed in a non-destructive protocol in accordance to the ASTM, American Society of Testing Materials standards and guidelines E2290-07 formerly under the jurisdiction of #30.02 on all questioned documents and the Daubert Ruling meeting all federal rules of discovered evidence 702 and in accordance with the ABFE, American Board of Forensic Examiners and neutral conclusions made herein.

LETTER OF OPINION - YWUANA PEDEN

ANOMALIES

Anomalies exist on all of the documents submitted that have trash marks, indicative to photocopied documents produced by dirt specs on the equipment. Originals do not have trash marks unless the documents have been altered, by paper or digitally cut and pasted or in some strange way changed. Other anomalies include fonts that are printing variations of light and darks and undue wear and tear of mishandling.

MOST COMPELLING

The submitted documents show digital results of fabrication by Photoshop and or related software that are consistent in editing, clone duplications of poor quality multiple photocopies. The questioned documents that were submitted for forensic examination and digital analysis are a collective group of graphic works of said documents.

There is irrefutable findings evidence of fake submitted documents claimed to be original but are not, but rather are submitted multiple photocopied manipulations created by Photoshop or related software with digitally insertions by cut & paste. The hand written signatures of Ywuana Peden do not match in the content of the documents submitted. The questioned documents submitted are a production of counterfeit forged documents.

Further Affiant Sayeth not:

Signed: *Gary Michaels* Date Nov 1 2016

GARY MICHAELS, FDE, DABFE, #114768

Forensic Document Examiner and Digital Extraction Analyst.

PUBLIC NOTARY STATE OF COLORADO OF Adams County.

The foregoing instrument was acknowledged to me this 1st Day of November 20 16.

Witness my Handwritten Official Signature and SEAL

My Commission Expires 10/07/20

Amanda S Myers

Amanda S Myers
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20084034260
MY COMMISSION EXPIRES 10/07/20

DOC 1: ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST**8**

Figure 1

35784 094

Clerk of the
Circuit Court
2018 MAR 20 RI 12:26
PR GEO CO MD 482

<p>After recording, please return to:</p> <p>BWW Law Group, LLC 4520 East West Highway, Suite 200 Bethesda, MD 20814</p> <p>Tax ID: 18-2097749</p>	<p>TP FD SURE \$ 48.00 RECORDING FEE 28.00 TOTAL 76.00 Post PGM Rpt \$ 63389 PMS JCT 314 \$ 3854 RBR 18542838510 12:27 PM</p> <p>MIN# 1002391-0010701091-9 PO Box 2026, Flint MI 48501-2026 MERS Phone Number: 1-888-679-6377</p>
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ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST

The undersigned, Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for M-Point Mortgage Services, LLC, ("Assignor"), its successors and assigns, does hereby give notice that it transfers and conveys to PennyMac Corp., ("Assignee"), whose address is, 6101 Condar Drive, Suite 300, Moorpark, CA 93021, all its beneficial interest, if any, in and to the below described Deed of Trust.

Date of Deed of Trust: January 30, 2007
Original Principal Balance: \$312,000.00
Borrower(s): Yvonne Peden
Original Trustee: James R. Tate
Original Lender: M-Point Mortgage Services, LLC
Recorded on 3/9/2007 in: Liber 27344, Folio 381, among the Land Records of Prince George's County, Maryland

Legal description: SEE ATTACHED LEGAL DESCRIPTION

Tax Parcel ID: 18-2097749
Commonly known as: 219 Dattleaf Avenue, Capitol Heights, MD 20743

Figure 2 Presented as Original

35784 094

Clerk of the
Circuit Court
2018 MAR 20 RI 12:26
PR GEO CO MD 482

<p>After recording, please return to:</p> <p>BWW Law Group, LLC 4520 East West Highway, Suite 200 Bethesda, MD 20814</p> <p>Tax ID: 18-2097749</p>	<p>TP FD SURE \$ 48.00 RECORDING FEE 28.00 TOTAL 76.00 Post PGM Rpt \$ 63389 PMS JCT 314 \$ 3854 RBR 18542838510 12:27 PM</p> <p>MIN# 1002391-0010701091-9 PO Box 2026, Flint MI 48501-2026 MERS Phone Number: 1-888-679-6377</p>
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Original Trustee: James R. Tate
Original Lender: M-Point Mortgage Services, LLC
Recorded on 3/9/2007 in: Liber 27344, Folio 381, among the Land Records of Prince George's County, Maryland

Legal description: SEE ATTACHED LEGAL DESCRIPTION

Tax Parcel ID: 18-2097749
Commonly known as: 219 Dattleaf Avenue, Capitol Heights, MD 20743

Figure 3 CLONE DUPLICATION / FRAUDULENT

35784 094

Clerk of the
Circuit Court
2018 MAR 20 RI 12:26
PR GEO CO MD 482

<p>After recording, please return to:</p> <p>BWW Law Group, LLC 4520 East West Highway, Suite 200 Bethesda, MD 20814</p> <p>Tax ID: 18-2097749</p>	<p>TP FD SURE \$ 48.00 RECORDING FEE 28.00 TOTAL 76.00 Post PGM Rpt \$ 63389 PMS JCT 314 \$ 3854 RBR 18542838510 12:27 PM</p> <p>MIN# 1002391-0010701091-9 PO Box 2026, Flint MI 48501-2026 MERS Phone Number: 1-888-679-6377</p>
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Borrower(s): Yvonne Peden
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Original Lender: M-Point Mortgage Services, LLC
Recorded on 3/9/2007 in: Liber 27344, Folio 381, among the Land Records of Prince George's County, Maryland

Legal description: SEE ATTACHED LEGAL DESCRIPTION

Tax Parcel ID: 18-2097749
Commonly known as: 219 Dattleaf Avenue, Capitol Heights, MD 20743

DOC 1: ASSIGNMENT OF BENEFICIAL INTEREST IN DEED OF TRUST.

MERS: Michael Drawdy / Attest: Kim Roldan

FORENSIC FINDING

FIGURE 1 Presented as Original

BW99:68510

IN WITNESS WHEREOF, Assignor has caused this Assignment to be duly executed by the undersigned.

Dated: 3/12/14

ATTEST:

Mortgage Electronic Registration Systems, Inc.
("MERS") as nominee for M-Point Mortgage
Services, LLC, its successors and assigns

[Signature]
Name: Michael Drawdy
Title: Assistant Secretary

STATE OF _____
COUNTY OF _____

I, [Signature], a Notary Public in and for the State and County
aforesaid, do hereby certify that [Signature], authorized by Mortgage
Electronic Registration Systems, Inc. ("MERS") as nominee for M-Point Mortgage Services, LLC, its
successors and assigns personally appeared before me in the aforesaid jurisdiction and executed the
foregoing Assignment, and had the authority to do the same.

Given under my hand and seal this _____ day of _____.

Notary Public:

My Commission Expires: _____

**Figure 2
FRAUDULENT
CLONE DUPLICATION**

BW99:68510

IN WITNESS WHEREOF, Assignor has caused this Assignment to be duly executed by the undersigned.

Dated: 3/12/14

ATTEST:

Mortgage Electronic Registration Systems, Inc.
("MERS") as nominee for M-Point Mortgage
Services, LLC, its successors and assigns

[Signature]
Name: Michael Drawdy
Title: Assistant Secretary

STATE OF _____
COUNTY OF _____

I, [Signature], a Notary Public in and for the State and County
aforesaid, do hereby certify that [Signature], authorized by Mortgage
Electronic Registration Systems, Inc. ("MERS") as nominee for M-Point Mortgage Services, LLC, its
successors and assigns personally appeared before me in the aforesaid jurisdiction and executed the
foregoing Assignment, and had the authority to do the same.

Given under my hand and seal this _____ day of _____.

Notary Public:

My Commission Expires: _____

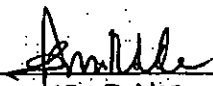
BWW#: 68510

IN WITNESS WHEREOF, Assignor has caused this Assignment to be duly executed by the undersigned.

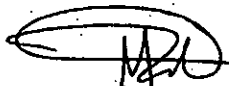
Dated: 3/12/14

ATTEST:

Mortgage Electronic Registration Systems, Inc.
("MERS") as nominee for M-Point Mortgage
Services, LLC, its successors and assigns



Kim Roldan



Name Michael Drawdy
Title Assistant Secretary

STATE OF _____
COUNTY OF _____

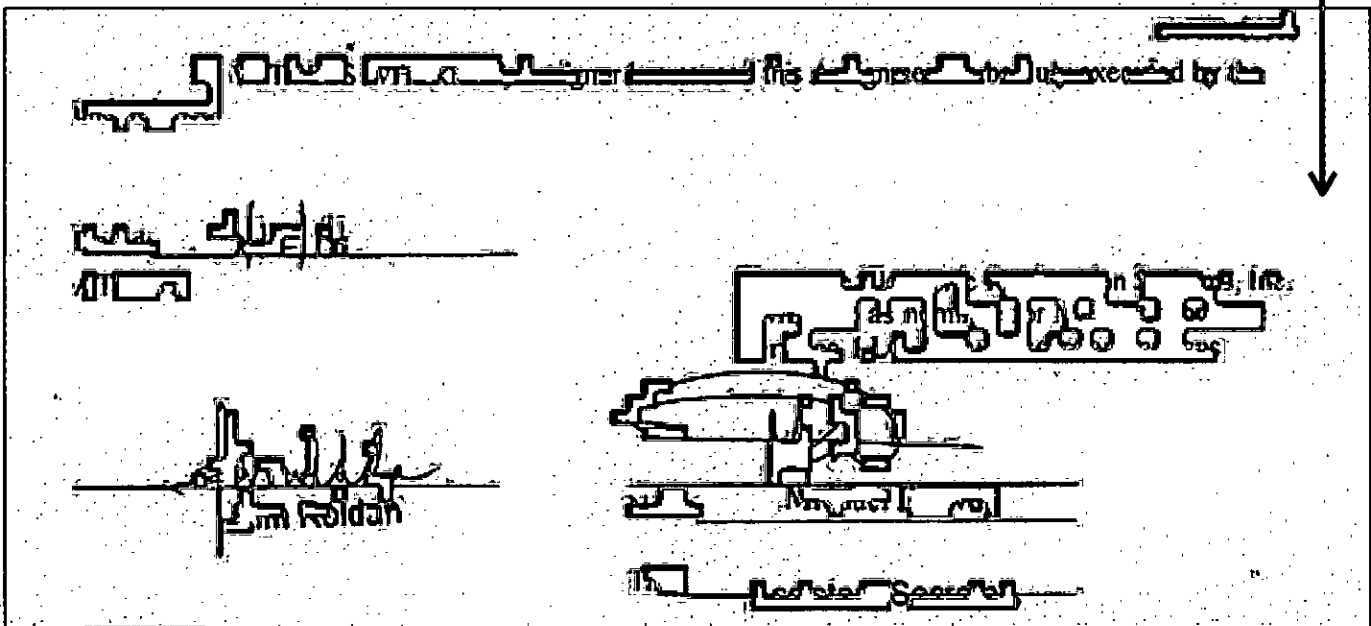
I, _____, a Notary Public in and for the State and County
aforesaid, do hereby certify that _____, authorized by Mortgage
Electronic Registration Systems, Inc. ("MERS") as nominee for M-Point Mortgage Services, LLC, its
successors and assigns personally appeared before me in the aforesaid jurisdiction and executed the
foregoing Assignment, and had the authority to do the same.

Given under my hand and seal this _____ day of _____, _____.

Notary Public

My Commission Expires: _____

Photoshop
Edited



DOC 2. DOC 3. APPOINTMENT OF SUBSTITUTE TRUSTEES.

Figure 1 Presented as Original

36285 297 CAEFY-240P7

AFTER RECORDING, PLEASE RETURN TO:
BNW Law Group, LLC
4320 East West Highway, Suite 200
Bethesda, MD 20814

APPOINTMENT OF SUBSTITUTE TRUSTEES

WHEREAS, by a Deed of Trust dated January 30, 2007, and recorded among the Land Records of Prince George's County, Maryland in Liber 27344, Folio 381, Yvonne Peden did grant and convey to James R. Tate, Trustee(s), the real property described in said Deed of Trust to secure an indebtedness evidenced by a promissory note of the same date and also described in said Deed of Trust, and;

WHEREAS, under the terms of the Deed of Trust, the holder of the beneficial interest in the Deed of Trust may remove the trustee(s) and appoint successor trustee(s), and;

WHEREAS, PennyMac Loan Services, LLC is the holder of the beneficial interest in the Deed of Trust by virtue of being the holder or agent of the holder of the Note secured by the aforementioned Deed of Trust.

NOW THEREFORE, by virtue of the authority granted in the aforementioned Deed of Trust the undersigned hereby appoints Carrie M. Ward, Howard N. Biernan, Jacob Gessing, Pratima Lick, Terrybabe C. Mooto and Joshua Coleman as Substitute Trustees under the said Deed of Trust, any of whom may act independently, in the place and stead of the trustee(s) originally named therein or in place of any other trustee(s) who have heretofore been substituted for the originally named trustee(s), the said Substitute Trustees being vested with all of the right, title and interest and clothed with all the rights, powers and privileges of the trustee(s) by the terms of said Deed of Trust and by applicable law.

Property address: 219 Dattestee Avenue, Capitol Heights, MD 20743

PennyMac Loan Services, LLC
Name: Brett Gernon
Title: Foreclosure Operations Supervisor
Date: 7/2/14

STATE OF _____)
COUNTY OF _____) ss.
On this _____ day of _____, 20____, before me, personally appeared _____, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledge that he/she/they executed the same for purposes therein contained.
Given under my hand and seal.

My Commission Expires: _____ Notary Public

Figure 2 FRAUDULENT CLONE DUPLICATION

36285 297 CAEFY-240P7

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WHEREAS, under the terms of the Deed of Trust, the holder of the beneficial interest in the Deed of Trust may remove the trustee(s) and appoint successor trustee(s), and;

WHEREAS, PennyMac Loan Services, LLC is the holder of the beneficial interest in the Deed of Trust by virtue of being the holder or agent of the holder of the Note secured by the aforementioned Deed of Trust.

NOW THEREFORE, by virtue of the authority granted in the aforementioned Deed of Trust the undersigned hereby appoints Carrie M. Ward, Howard N. Biernan, Jacob Gessing, Pratima Lick, Terrybabe C. Mooto and Joshua Coleman as Substitute Trustees under the said Deed of Trust, any of whom may act independently, in the place and stead of the trustee(s) originally named therein or in place of any other trustee(s) who have heretofore been substituted for the originally named trustee(s), the said Substitute Trustees being vested with all of the right, title and interest and clothed with all the rights, powers and privileges of the trustee(s) by the terms of said Deed of Trust and by applicable law.

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My Commission Expires: _____ Notary Public

Figure 3 Presented as Original

36285 297 CAEFY-240P7

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My Commission Expires: _____ Notary Public

Figure 4 EDITED BY PHOTOSHOP

36285 297 CAEFY-240P7

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WHEREAS, by a Deed of Trust dated January 30, 2007, and recorded among the Land Records of Prince George's County, Maryland in Liber 27344, Folio 381, Yvonne Peden did grant and convey to James R. Tate, Trustee(s), the real property described in said Deed of Trust to secure an indebtedness evidenced by a promissory note of the same date and also described in said Deed of Trust, and;

WHEREAS, under the terms of the Deed of Trust, the holder of the beneficial interest in the Deed of Trust may remove the trustee(s) and appoint successor trustee(s), and;

WHEREAS, PennyMac Loan Services, LLC is the holder of the beneficial interest in the Deed of Trust by virtue of being the holder or agent of the holder of the Note secured by the aforementioned Deed of Trust.

NOW THEREFORE, by virtue of the authority granted in the aforementioned Deed of Trust the undersigned hereby appoints Carrie M. Ward, Howard N. Biernan, Jacob Gessing, Pratima Lick, Terrybabe C. Mooto and Joshua Coleman as Substitute Trustees under the said Deed of Trust, any of whom may act independently, in the place and stead of the trustee(s) originally named therein or in place of any other trustee(s) who have heretofore been substituted for the originally named trustee(s), the said Substitute Trustees being vested with all of the right, title and interest and clothed with all the rights, powers and privileges of the trustee(s) by the terms of said Deed of Trust and by applicable law.

Property address: 219 Dattestee Avenue, Capitol Heights, MD 20743

PennyMac Loan Services, LLC
Name: Brett Gernon
Title: Foreclosure Operations Supervisor
Date: 7/2/14

STATE OF _____)
COUNTY OF _____) ss.
On this _____ day of _____, 20____, before me, personally appeared _____, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledge that he/she/they executed the same for purposes therein contained.
Given under my hand and seal.

My Commission Expires: _____ Notary Public

Figure 1 Presented as Original

36406 647 Clerk of the Circuit Court
OCT 21 AM 8:59
PR GEO CO MD #86

I hereby certify that this instrument has been prepared by:
Carly Kolo
CARLY R. KOLO (Signature)
☒ under the supervision of the above signed Maryland Attorney.
☐ one of the parties named in this instrument.
Printed Name: WILLIAM H. PETERSON
Title:
Company Name: PETERSONPATTERSON, LLP
(Space Above This Line For Recording Date) Loan No.: 2306230104

After recording please return to:
PETERSONPATTERSON, LLP
ATTN: RECORDING DEPT.
1750 OMEGA ROAD
DALLAS, TX 75244-4295

**MARYLAND
CORRECTIVE ASSIGNMENT OF DEED OF TRUST**

This Corrective Assignment is made to correct that certain Assignment recorded on March 20, 2014 in Book No. 35784 at Page No. 094 in the Office of the Prince George's Town Clerk whereby, by error or mistake, the assignee was incorrect. This Corrective Assignment is intended to confirm the Assignment to all other respects and shall relate back to the effective date of the Assignment.

MIN #: 100239100107010919 MERS PHONE #: 833-679-6377

Per Value Received, Mortgage Electronic Registration Systems, Inc. ("MERS") P.O. Box 3282, Atlanta, Georgia 30301-3228, as nominee for M-PONT MORTGAGE SERVICES, L.L.C., its successor and assign, the undersigned holder of a Deed of Trust (hereinafter "Assignor") does hereby grant, sell, assign, convey and convey unto JPMorgan Chase Bank, National Association, (hereinafter "Assignee"), whose address is 700 KANSAS LANE, MC SHEN, MARYLAND, LA 11283, all beneficial interest under a certain Deed of Trust dated January 20, 2007 and recorded on March 9, 2007, made and executed by WYLIANA PIEDEN to JAMES B. TATE, Trustee, upon the following described property situated in PRINCE GEORGE'S COUNTY, State of Maryland:
Property Address: 219 DAYLEAF AVENUE, CAPITOL HEIGHTS, MD 20740

See exhibit "A" attached hereto and made a part hereof.

Maryland Corrective Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Product N 232 Page 1 of 3 C:\MERS\MD\993

3 6 4 0 6 6 4 7

Figure 2 FRAUDULENT CLONE DUPLICATION

36406 647 Clerk of the Circuit Court
OCT 21 AM 8:59
PR GEO CO MD #86

I hereby certify that this instrument has been prepared by:
Carly Kolo
CARLY R. KOLO (Signature)
☒ under the supervision of the above signed Maryland Attorney.
☐ one of the parties named in this instrument.
Printed Name: WILLIAM H. PETERSON
Title:
Company Name: PETERSONPATTERSON, LLP
(Space Above This Line For Recording Date) Loan No.: 2306230104

After recording please return to:
PETERSONPATTERSON, LLP
ATTN: RECORDING DEPT.
1750 OMEGA ROAD
DALLAS, TX 75244-4295

**MARYLAND
CORRECTIVE ASSIGNMENT OF DEED OF TRUST**

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MIN #: 100239100107010919 MERS PHONE #: 833-679-6377

Per Value Received, Mortgage Electronic Registration Systems, Inc. ("MERS") P.O. Box 3282, Atlanta, Georgia 30301-3228, as nominee for M-PONT MORTGAGE SERVICES, L.L.C., its successor and assign, the undersigned holder of a Deed of Trust (hereinafter "Assignor") does hereby grant, sell, assign, convey and convey unto JPMorgan Chase Bank, National Association, (hereinafter "Assignee"), whose address is 700 KANSAS LANE, MC SHEN, MARYLAND, LA 11283, all beneficial interest under a certain Deed of Trust dated January 20, 2007 and recorded on March 9, 2007, made and executed by WYLIANA PIEDEN to JAMES B. TATE, Trustee, upon the following described property situated in PRINCE GEORGE'S COUNTY, State of Maryland:
Property Address: 219 DAYLEAF AVENUE, CAPITOL HEIGHTS, MD 20740

See exhibit "A" attached hereto and made a part hereof.

Maryland Corrective Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Product N 232 Page 1 of 3 C:\MERS\MD\993

3 6 4 0 6 6 4 7

36406 647 Clerk of the Circuit Court
OCT 21 AM 8:59
PR GEO CO MD #86

I hereby certify that this instrument has been prepared by:
Carly Kolo
CARLY R. KOLO (Signature)
☒ under the supervision of the above signed Maryland Attorney.
☐ one of the parties named in this instrument.
Printed Name: WILLIAM H. PETERSON
Title:
Company Name: PETERSONPATTERSON, LLP
(Space Above This Line For Recording Date) Loan No.: 2306230104

After recording please return to:
PETERSONPATTERSON, LLP
ATTN: RECORDING DEPT.
1750 OMEGA ROAD
DALLAS, TX 75244-4295

**MARYLAND
CORRECTIVE ASSIGNMENT OF DEED OF TRUST**

This Corrective Assignment is made to correct that certain Assignment recorded on March 20, 2014 in Book No. 35784 at Page No. 094 in the Office of the Prince George's Town Clerk whereby, by error or mistake, the assignee was incorrect. This Corrective Assignment is intended to confirm the Assignment to all other respects and shall relate back to the effective date of the Assignment.

MIN #: 100239100107010919 MERS PHONE #: 833-679-6377

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Property Address: 219 DAYLEAF AVENUE, CAPITOL HEIGHTS, MD 20740

See exhibit "A" attached hereto and made a part hereof.

Maryland Corrective Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Product N 232 Page 1 of 3 C:\MERS\MD\993

3 6 4 0 6 6 4 7

36406 647 Clerk of the Circuit Court
OCT 21 AM 8:59
PR GEO CO MD #86

I hereby certify that this instrument has been prepared by:
Carly Kolo
CARLY R. KOLO (Signature)
☒ under the supervision of the above signed Maryland Attorney.
☐ one of the parties named in this instrument.
Printed Name: WILLIAM H. PETERSON
Title:
Company Name: PETERSONPATTERSON, LLP
(Space Above This Line For Recording Date) Loan No.: 2306230104

After recording please return to:
PETERSONPATTERSON, LLP
ATTN: RECORDING DEPT.
1750 OMEGA ROAD
DALLAS, TX 75244-4295

**MARYLAND
CORRECTIVE ASSIGNMENT OF DEED OF TRUST**

This Corrective Assignment is made to correct that certain Assignment recorded on March 20, 2014 in Book No. 35784 at Page No. 094 in the Office of the Prince George's Town Clerk whereby, by error or mistake, the assignee was incorrect. This Corrective Assignment is intended to confirm the Assignment to all other respects and shall relate back to the effective date of the Assignment.

MIN #: 100239100107010919 MERS PHONE #: 833-679-6377

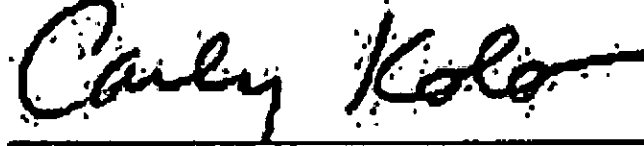
Per Value Received, Mortgage Electronic Registration Systems, Inc. ("MERS") P.O. Box 3282, Atlanta, Georgia 30301-3228, as nominee for M-PONT MORTGAGE SERVICES, L.L.C., its successor and assign, the undersigned holder of a Deed of Trust (hereinafter "Assignor") does hereby grant, sell, assign, convey and convey unto JPMorgan Chase Bank, National Association, (hereinafter "Assignee"), whose address is 700 KANSAS LANE, MC SHEN, MARYLAND, LA 11283, all beneficial interest under a certain Deed of Trust dated January 20, 2007 and recorded on March 9, 2007, made and executed by WYLIANA PIEDEN to JAMES B. TATE, Trustee, upon the following described property situated in PRINCE GEORGE'S COUNTY, State of Maryland:
Property Address: 219 DAYLEAF AVENUE, CAPITOL HEIGHTS, MD 20740

See exhibit "A" attached hereto and made a part hereof.

Maryland Corrective Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Product N 232 Page 1 of 3 C:\MERS\MD\993

3 6 4 0 6 6 4 7

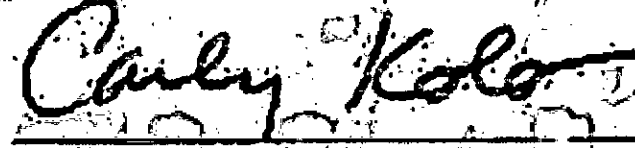
**I hereby certify that this instrument
prepared by:**



CARLY R. KOLO

Figure 1

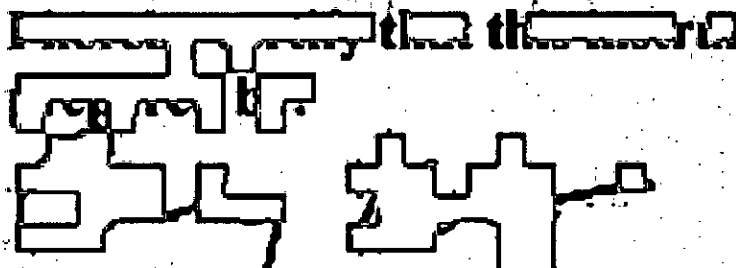
**I hereby certify that this instrument
prepared by:**



CARLY R. KOLO

Figure 2

**I hereby certify that this instrument
prepared by:**



CARLY R. KOLO

Figure 3

**I hereby certify that this instrument
prepared by:**



CARLY R. KOLO

Figure 4

DOC 5 DOC 6. MARYLAND ASSIGNMENT OF DEED OF TRUST Page 1 of 2

14

Figure 1 Presented as Original

36406 651

Clerk of the Circuit Court
2016 OCT 21 AM 9:00
PR GEO CO MD #86

I hereby certify that this instrument has been prepared by:
Carly Kolo
CARLY R. KOLO (Signature(s))

☒ under the supervision of the above signed Maryland Attorney.
☐ one of the parties named in this instrument.
Printed Name: WILLIAM H. PEIRSON
Title:
Company Name: PEIRSONPATTERSON, LLP
(Space Above This Line For Recording Data) Form No. 5304230104

After recording please return to:
PEIRSONPATTERSON, LLP
ATTN: RECORDING DEPT.
13758 OMEGA ROAD
DALLAS, TX 75244-4595

MARYLAND ASSIGNMENT OF DEED OF TRUST

For Value Received, JPMorgan Chase Bank, National Association, the undersigned holder of a Deed of Trust (herein "Assignor") does hereby grant, sell, assign, transfer and convey, unto PeaseyMac Corp., (herein "Assignee"), whose address is 6181 Casader Drive, Suite 308, Menlo Park, CA 94021, all beneficial interest under a certain Deed of Trust dated January 30, 2007 and recorded on March 9, 2007, made and executed by YWUANA PEDEN to JAMES R. TATE, Trustee, upon the following described property situated in PRINCE GEORGE'S County, State of Maryland:
Property Address: 219 DATELEAF AVENUE, CAPITOL HEIGHTS, MD 20743

See exhibit "A" attached hereto and made a part hereof.

each Deed of Trust having been given to secure payment of Three Hundred Twelve Thousand and 00/100ths (\$312,000.00), which Deed of Trust is of record in Book, Volume, or Liber No. 27344, at Page 381 (or as No. N/A), in the Office of the County Recorder of PRINCE GEORGE'S County, State of Maryland.

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust.

DP FD SFE \$	45.00
RECORDING FEE	25.00
TOTAL	60.00
DP FD SFE \$	45.00
RECORDING FEE	25.00
TOTAL	60.00
DP FD SFE \$	45.00
RECORDING FEE	25.00
TOTAL	60.00

Maryland Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Project W2762

Page 1 of 2

1.7216045 01/01 Rev. 02/14

Figure 2: Fraudulent Clone Duplication

36406 651

Clerk of the Circuit Court
2016 OCT 21, AM 9:00
PR GEO CO MD #86

I hereby certify that this instrument has been prepared by:
Carly Kolo
CARLY R. KOLO (Signature(s))

☒ under the supervision of the above signed Maryland Attorney.
☐ one of the parties named in this instrument.
Printed Name: WILLIAM H. PEIRSON
Title:
Company Name: PEIRSONPATTERSON, LLP
(Space Above This Line For Recording Data) Form No. 5304230104

After recording please return to:
PEIRSONPATTERSON, LLP
ATTN: RECORDING DEPT.
13758 OMEGA ROAD
DALLAS, TX 75244-4595

MARYLAND ASSIGNMENT OF DEED OF TRUST

For Value Received, JPMorgan Chase Bank, National Association, the undersigned holder of a Deed of Trust (herein "Assignor") does hereby grant, sell, assign, transfer and convey, unto PeaseyMac Corp., (herein "Assignee"), whose address is 6181 Casader Drive, Suite 308, Menlo Park, CA 94021, all beneficial interest under a certain Deed of Trust dated January 30, 2007 and recorded on March 9, 2007, made and executed by YWUANA PEDEN to JAMES R. TATE, Trustee, upon the following described property situated in PRINCE GEORGE'S County, State of Maryland:
Property Address: 219 DATELEAF AVENUE, CAPITOL HEIGHTS, MD 20743

See exhibit "A" attached hereto and made a part hereof.

each Deed of Trust having been given to secure payment of Three Hundred Twelve Thousand and 00/100ths (\$312,000.00), which Deed of Trust is of record in Book, Volume, or Liber No. 27344, at Page 381 (or as No. N/A), in the Office of the County Recorder of PRINCE GEORGE'S County, State of Maryland.

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust.

DP FD SFE \$	45.00
RECORDING FEE	25.00
TOTAL	60.00
DP FD SFE \$	45.00
RECORDING FEE	25.00
TOTAL	60.00
DP FD SFE \$	45.00
RECORDING FEE	25.00
TOTAL	60.00

Maryland Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Project W2762

Page 1 of 2

1.7216045 01/01 Rev. 02/14

DOC 7. DEED OF TRUST. Page 1 of 8 / Second Mortgage / Jan 30 2007

MIN: 1002391-0010701132-4

15

RuB 3/3

27344 398

CLERK OF THE
CIRCUIT COURT
07 MAR -9 PM 2:17

After Recording Return To:
 NETBANK
 9710 TWO NOTCH ROAD
 COLUMBIA SOUTH CAROLINA 29223
 Loan Number: 0010701132-4

Return To:
 Monument Title
 4821 Leland Street
 Chevy Chase, MD 20815
 Parcel ID#
 Title Insurer: Stewart Title
 Case # 688-1

PRINCE GEORGES COUNTY, MD
 APPROVED BY *[Signature]*
 #09
FEB 21 2007
 \$ 171.60 RECORDATION TAX PAID
 \$ 546.00 TRANSFER TAX PAID
 [Space Above This Line For Recording Date]

DEED OF TRUST

MIN: 1002391-0010701132-4

THIS DEED OF TRUST is made this 30th day of JANUARY, 2007, among the Grantor, YWANA PEDEN, 219 DATELEAF AVENUE, CAPITOL HEIGHTS, MARYLAND 20743

JAMES R. TATE
 3235 LLOYD BOWEN ROAD, ST. LEONARD, MARYLAND 20685
 and the Beneficiary, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2826, Flint, MI 48501-2026, tel. (888) 679-5463.
 M-POINT MORTGAGE SERVICES, LLC, A MARYLAND LIMITED LIABILITY COMPANY, is organized and existing under the laws of MARYLAND
 1655 CROFTON BOULEVARD, SUITE 301, CROFTON, MARYLAND 21114

(herein "Borrower"),
 (herein "Trustee"),
 (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2826, Flint, MI 48501-2026, tel. (888) 679-5463.
 M-POINT MORTGAGE SERVICES, LLC, A MARYLAND LIMITED LIABILITY COMPANY, is organized and existing under the laws of MARYLAND
 1655 CROFTON BOULEVARD, SUITE 301, CROFTON, MARYLAND 21114

29.00
 29.00
 49.00
 TOTAL
 Recd PCSE Rct \$ 64382
 PH APK Bk \$ 18644
 FEB 20 2007 02:18 PM

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of PRINCE GEORGE'S, State of Maryland:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
 A.P.N.: 2097749

THIS SECURITY INSTRUMENT IS SUBORDINATE TO AN EXISTING FIRST LIEN(S) OF RECORD, which has the address of 219 DATELEAF AVENUE

CAPITOL HEIGHTS
 [City]

Maryland 20743
 [State] [Zip Code]

(herein "Property Address"):

MARYLAND - SECOND MORTGAGE - 1/80
 3821 - AS AMENDED FOR MERS

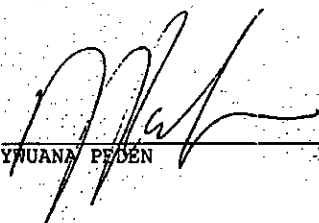
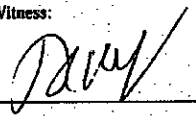
Page 1 of 8

DocuSign Envelope 800-618-1112
 www.docuSign.com

DOC 7. DEED OF TRUST. Page 1 of 8 / Second Mortgage / Jan 30 2007
MIN: 1002391-0010701132-4

16

QUESTIONED SIGNATURE of: YWUANA PEDEN
Presented as an Original Signature

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST	
<p>Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.</p> <p>IN WITNESS WHEREOF, Borrower has executed and acknowledges receipt of pages 1 through 8 of this Deed of Trust.</p>	
 YWUANA PEDEN (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
<p>Witness:</p>  _____	<p>Witness:</p> _____
<p>Illegible Witness Signature / NO SPECIFIC NAME</p>	
<p>MARYLAND - SECOND MORTGAGE - 1/80 3821 - AS AMENDED FOR MERS</p>	
<p>Page 7 of 8</p>	
<p>DocMagic eSignature 800-649-1312 www.docmagic.com</p>	

NOTARY


17

(Space Below This Line For Acknowledgment)

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared YUWANA PEDEN

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument
and acknowledged that he/she/they executed the same for the purpose therein contained.

In witness hereof I hereunto set my hand and official seal.


 RICHARD S. ULF
Notary Public, State of Maryland
County of Montgomery
My Commission Expires March 1, 2007
(Seal)

Signature [Signature]
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared David Shreve

the agent(s) of the person(s) secured by the foregoing deed of trust and made oath in due form of law that the
consideration recited in said deed of trust is true and bona fide as therein set forth; if this is a purchase money loan
transaction, that the actual sum of money advanced at the closing transaction by the secured party(ies) was paid over
and disbursed by the party(ies) secured by the deed of trust to either the borrower(s) or the person(s) responsible for
disbursement of funds in the closing transaction or his/her/their respective agent at a time no later than the execution
and delivery of the deed of trust by the borrower; and that he/she/they is/are the agent(s) of the person(s) secured by
the deed of trust and is duly authorized to make this affidavit.

In witness hereof I hereunto set my hand and official seal.

 RICHARD S. ULF
Notary Public, State of Maryland
County of Montgomery
My Commission Expires March 1, 2007
(Seal)

Signature [Signature]
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

CERTIFICATION: This is to certify that this deed of trust:

☐ was prepared by or under the supervision of _____, an attorney licensed to practice law in the state of Maryland.

☒ was prepared by M-POINT MORTGAGE SERVICES, LLC, one of the parties to the instrument.

Signature [Signature] Date 1/30/07 Typewritten or Printed Name Richard Ulf

Its: _____

MARYLAND - SECOND MORTGAGE - 1/80
3921 - AS AMENDED FOR MERS

Page 8 of 8

DocuSign eSignature 800-645-1361
www.docuSign.com

18. ACKNOWLEDGEMENT / LEONARD JAMES

18

Figure 1 Presented as Original

36406 652

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on 7-24-14

Property Tax ID No: 2897749

Assignor:
JPMorgan Chase Bank, National Association

By: Leonard N James

Its: Vice President

ACKNOWLEDGMENT

State of Louisiana
Parish of Ouachita

On this 24 day of JULY, 2014 before me appeared Leonard N James to me personally known, who, being by me duly sworn (or affirmed) did say that he/she is the Vice President of JPMorgan Chase Bank, National Association, and that the seal affixed to said instrument is the corporate seal of said national association and that the instrument was signed and sealed on behalf of the national association by authority of its board of directors and that Leonard N James acknowledged the instrument to be the true act and deed of the national association.

J. C. Wilson
Notary Public #061009
Ouachita Parish, LA
Lifetime Commission

Signature of Officer: J. C. Wilson

Printed Name: NOTARY PUBLIC

Title of Officer: _____

My Commission Expires: LIFETIME

(Seal)

Mortgage Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Project W792

Page 1 of 1

LOUISIANA REV. 6/04

4 3 5 0 4 2 5 0 1 0 4 *

Figure 2 Fraudulent Clone Duplication

36406 652

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on 7-24-14

Property Tax ID No: 2897749

Assignor:
JPMorgan Chase Bank, National Association

By: Leonard N James

Its: Vice President

ACKNOWLEDGMENT

State of Louisiana
Parish of Ouachita

On this 24 day of JULY, 2014 before me appeared Leonard N James to me personally known, who, being by me duly sworn (or affirmed) did say that he/she is the Vice President of JPMorgan Chase Bank, National Association, and that the seal affixed to said instrument is the corporate seal of said national association and that the instrument was signed and sealed on behalf of the national association by authority of its board of directors and that Leonard N James acknowledged the instrument to be the true act and deed of the national association.

J. C. Wilson
Notary Public #061009
Ouachita Parish, LA
Lifetime Commission

Signature of Officer: J. C. Wilson

Printed Name: NOTARY PUBLIC

Title of Officer: _____

My Commission Expires: LIFETIME

(Seal)

Mortgage Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Project W792

Page 1 of 1

LOUISIANA REV. 6/04

4 3 5 0 4 2 5 0 1 0 4 *

Figure 3 Presented as Original

36406 652

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on 7-24-14

Property Tax ID No: 2897749

Assignor:
JPMorgan Chase Bank, National Association

By: Leonard N James

Its: Vice President

ACKNOWLEDGMENT

State of Louisiana
Parish of Ouachita

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J. C. Wilson
Notary Public #061009
Ouachita Parish, LA
Lifetime Commission

Signature of Officer: J. C. Wilson

Printed Name: NOTARY PUBLIC

Title of Officer: _____

My Commission Expires: LIFETIME

(Seal)

Mortgage Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Project W792

Page 1 of 1

LOUISIANA REV. 6/04

4 3 5 0 4 2 5 0 1 0 4 *

Figure 4 Fraudulent Clone Duplication

36406 652

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on 7-24-14

Property Tax ID No: 2897749

Assignor:
JPMorgan Chase Bank, National Association

By: Leonard N James

Its: Vice President

ACKNOWLEDGMENT

State of Louisiana
Parish of Ouachita

On this 24 day of JULY, 2014 before me appeared Leonard N James to me personally known, who, being by me duly sworn (or affirmed) did say that he/she is the Vice President of JPMorgan Chase Bank, National Association, and that the seal affixed to said instrument is the corporate seal of said national association and that the instrument was signed and sealed on behalf of the national association by authority of its board of directors and that Leonard N James acknowledged the instrument to be the true act and deed of the national association.

J. C. Wilson
Notary Public #061009
Ouachita Parish, LA
Lifetime Commission

Signature of Officer: J. C. Wilson

Printed Name: NOTARY PUBLIC

Title of Officer: _____

My Commission Expires: LIFETIME

(Seal)

Mortgage Assignment of Deed of Trust
JPMorgan Chase Bank N.A. Project W792

Page 1 of 1

LOUISIANA REV. 6/04

4 3 5 0 4 2 5 0 1 0 4 *

DOC 8. DEED OF TRUST. Page 1 of 14

MIN: 1002391-0010701391-9

19

<p>27344 381</p> <p>CLERK OF THE CIRCUIT COURT 07 MAR -9 PM 2:17</p>	<p>CLERK OF THE CIRCUIT COURT 07 MAR -9 PM 2:16</p>	<p>Rue 2/3</p> <p>Return To: McMunent Title 4821 Leland Street Chevy Chase, MD 20815</p> <p>Parcel ID# Title Insurer: Stewart Title Case # 6885</p>
<p>After Recording Return To: NETBANK 9710 TWO NOTCH ROAD COLUMBIA, SOUTH CAROLINA 29223 Loan Number: 0010701091</p>		
<p>[Space Above This Line For Recording Data]</p>		
<p>DEED OF TRUST</p>		
<p>MIN: 1002391-0010701091-9</p>		
<p>DEFINITIONS</p>		
<p>Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 1, 13, 18, 28 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.</p>		
<p>(A) "Security Instrument" means this document, which is dated JANUARY 30, 2007 with all Riders to this document.</p>		
<p>(B) "Borrower" is YWANA PEDEN, 219 DATELEAF AVENUE, CAPITOL HEIGHTS, MARYLAND 20743</p>		
<p>IMP FD SURF \$ 28.00 RECORDING FEE \$ 28.00 TOTAL \$ 48.00 Real Estate Tax \$ 643.00 PH ARK \$ 186.43 Mar 09, 2007 02:18 PM</p>		
<p>Borrower is the trustor under this Security Instrument.</p>		
<p>(C) "Lender" is M-POINT MORTGAGE SERVICES, LLC.</p>		
<p>Lender is a MARYLAND LIMITED LIABILITY COMPANY organized and existing under the laws of MARYLAND</p>		
<p>Lender's address is 1655 CROFTON BOULEVARD, SUITE 301, CROFTON, MARYLAND 21114</p>		
<p>(D) "Trustee" is JAMES R. TATE 3235 LLOYD BOWEN ROAD, ST. LEONARD, MARYLAND 20685</p>		
<p>(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.</p>		
<p>(F) "Note" means the promissory note signed by Borrower and dated JANUARY 30, 2007</p>		
<p>MARYLAND-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS DocuMagic 2/Forms 800-549-1112 Form 3021.1/01 Page 1 of 14 www.documagic.com</p>		

QUESTIONED SIGNATURE of: YWUANA PEDEN

20

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Figure 1

(Seal) (Seal)
Borrower Borrower

Signature Line Printed Over Lower Loops

(Seal) (Seal)
Borrower Borrower

(Seal) (Seal)
Borrower Borrower

Figure 2 FORENSIC EXAMINER'S NOTE:

The Signature Line Figure 1 is Bolder and Darker
The rest of the Existing Signature Lines are not Bold or Dark
Evidence of a "PRINT OVER"

Witness:



Figure 3: ILLEGIBLE WITNESS SIGNATURE

Witness:

DOC 8. DEED OF TRUST. Page 1 of 14
MIN: 1002391-0010701391-9

21

EXPANDED QUESTIONED OF: SIGNATURE OF YWUANA PEDEN

BY SIGNING BELOW, Borrower acc
Instrument and in any Rider executed by Bor

YWUANA PEDEN

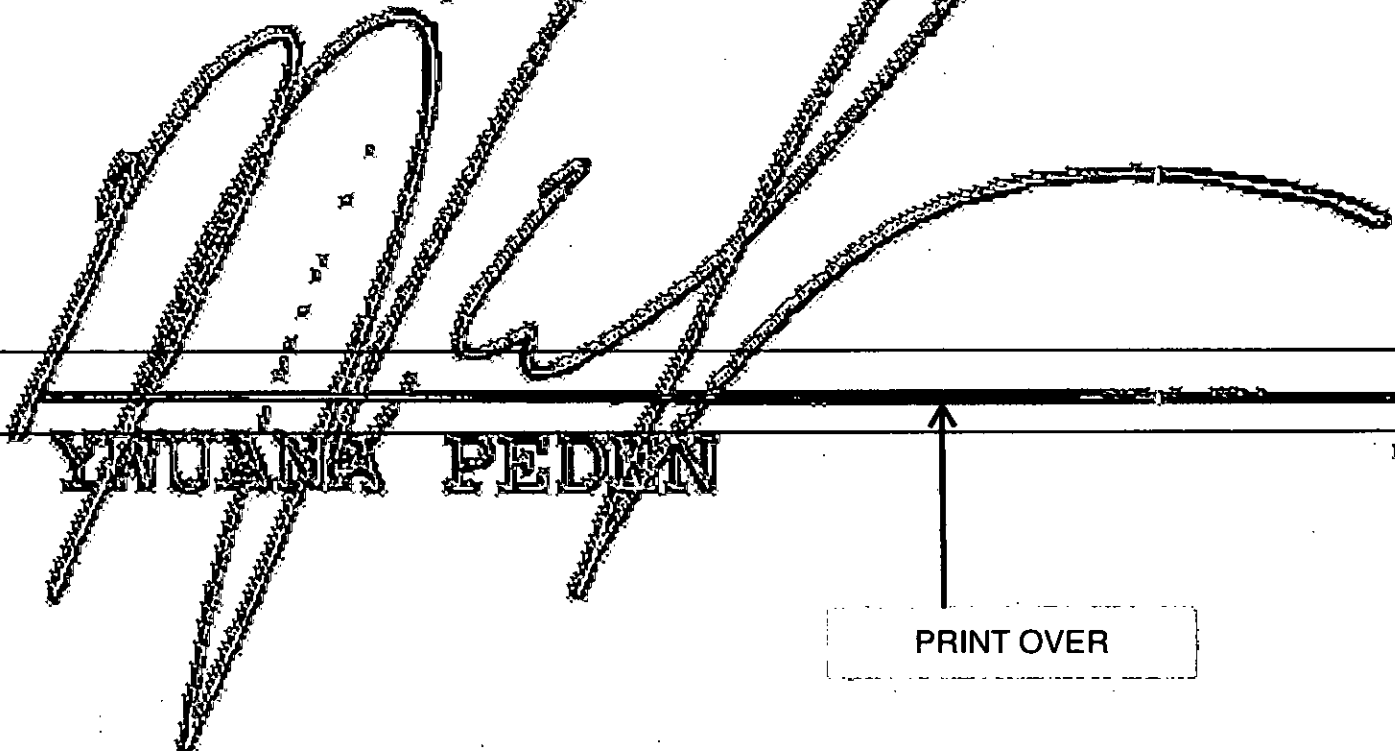
-B

Figure 1 Signature Line Print Over

DOC 8. DEED OF TRUST. Page 1 of 14 MIN: 1002391-0010701391-9

22

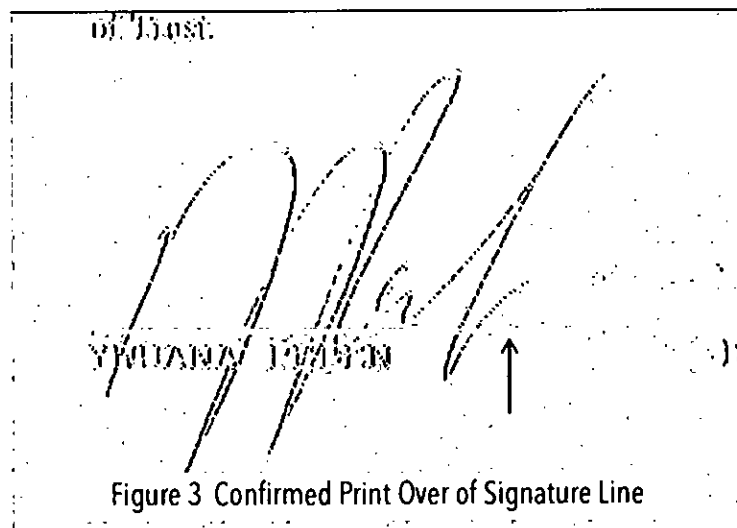
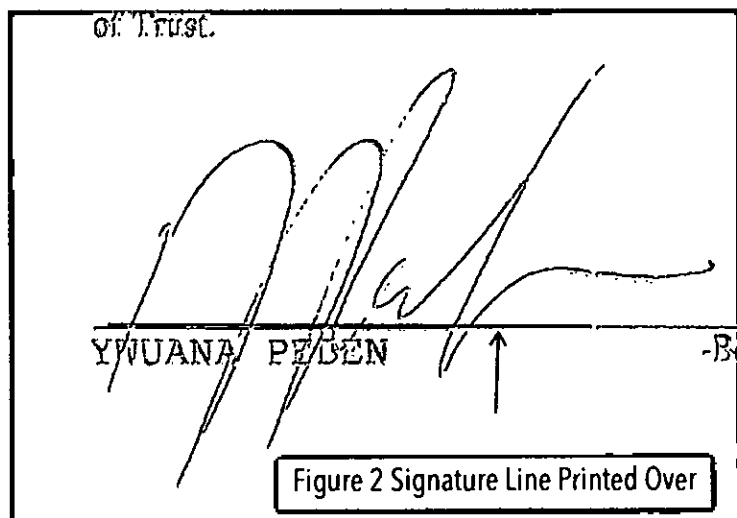
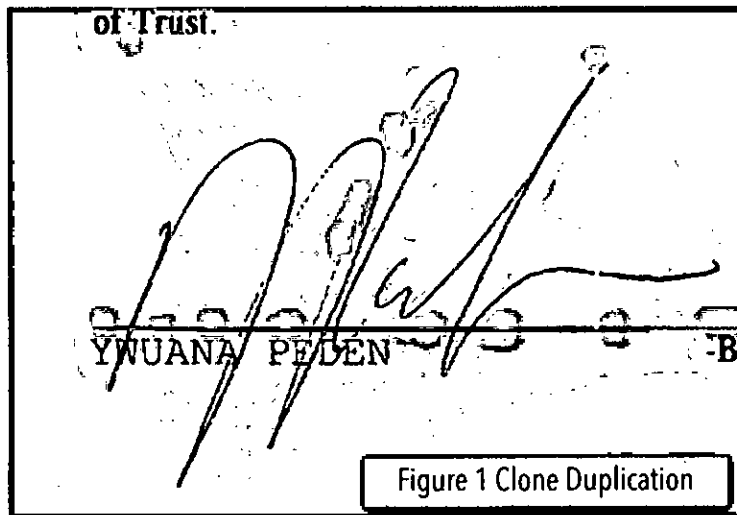
BY SIGNING BELOW, Borrower acc
Instrument and in any Rider executed by Bor


YAUANA PEDEN

PRINT OVER

EXPANDED QUESTIONED SIGNATURES PRINT OVER

23



DOC 8. DEED OF TRUST. From Page 8 of 8

Reference to: MIN: 1002391-0010701391-9

DUPLICATE DUAL NOTARY Page 8 of 8

24

(Space Below This Line For Acknowledgment)

State of Maryland
County of Montgomery
On this 30 day of January, 2007, before me, the undersigned officer,
personally appeared YUANA PEDEN

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purpose therein contained:

In witness hereof I hereunto set my hand and official seal.



RICHARD S. ULF
Notary Public, State of Maryland
County of Montgomery
(Seal) My Commission Expires March 1, 2007

[Signature]
Signature

Typewritten or Printed Name of Notary Public

Notary Public
My Commission expires:

State of Maryland
County of Montgomery
On this 30 day of January, 2007, before me, the undersigned officer,
personally appeared David Shreve

the agent(s) of the person(s) secured by the foregoing deed of trust and made oath in due form of law that the consideration recited in said deed of trust is true and bona fide as therein set forth; if this is a purchase money loan transaction, that the actual sum of money advanced at the closing transaction by the secured party(ies) was paid over and disbursed by the party(ies) secured by the deed of trust to either the borrower(s) or the person(s) responsible for disbursement of funds in the closing transaction or his/her/their respective agent at a time no later than the execution and delivery of the deed of trust by the borrower; and that he/she/they is/are the agent(s) of the person(s) secured by the deed of trust and is duty authorized to make this affidavit.

In witness hereof I hereunto set my hand and official seal.



RICHARD S. ULF
Notary Public, State of Maryland
County of Montgomery
(Seal) My Commission Expires March 1, 2007

[Signature]
Signature

Typewritten or Printed Name of Notary Public

Notary Public
My Commission expires:

CERTIFICATION: This is to certify that this deed of trust:

- ☐ was prepared by or under the supervision of _____, an attorney licensed to practice law in the state of Maryland.
- ☒ was prepared by M-POINT MORTGAGE SERVICES, LLC, one of the parties to the instrument.

[Signature]
Signature

1/30/07
Date

Richard Ulf
Typewritten or Printed Name

Its: _____

DUPLICATE DUAL NOTARY


25

(Place Below This Line For Acknowledgment)

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared YVUANA PEDEN

known to me (or satisfactorily proved) to be the person(s) whose name(s) is/are subscribed to the within instrument,
and acknowledged that he/she/they executed the same for the purposes therein contained.


In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared David Shreve

the agent(s) of the person(s) named by the foregoing deed of trust and made oath (in due form of law then in
effect) that the actual sum of money advanced in the closing transaction by the secured party(ies) was paid only
and delivered by the parties) accurately (the deed of trust is subject to the borrower(s) or the party(ies) responsible for a
debt secured by the deed of trust) in the closing transaction or any other transaction or any other transaction or any other
debt secured by the deed of trust by the borrower(s) and the party(ies) named in the deed of trust and the proceeds of the
deed of trust are to be used to make the advance.

In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

CERTIFICATION: This is to certify that this deed of trust:
☐ was prepared by or under the supervision of _____, an attorney licensed to practice law in the state of Maryland.
☒ was prepared by N-POINT MORTGAGE SERVICES, LLC, one of the parties to the instrument.

David Shreve Signature Date 1/30/07 Richard Ulf Typewritten or Printed Name
for _____


MARYLAND - Single Family-1st and 2nd Mortgage Note and Deed of Trust - MERS Page 14 of 14 Copyright © 2006 MERS, Inc. www.mers.org

(Place Below This Line For Acknowledgment)

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared YVUANA PEDEN

known to me (or satisfactorily proved) to be the person(s) whose name(s) is/are subscribed to the within instrument,
and acknowledged that he/she/they executed the same for the purposes therein contained.


In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared David Shreve

the agent(s) of the person(s) named by the foregoing deed of trust and made oath (in due form of law then in
effect) that the actual sum of money advanced in the closing transaction by the secured party(ies) was paid only
and delivered by the parties) accurately (the deed of trust is subject to the borrower(s) or the party(ies) responsible for a
debt secured by the deed of trust) in the closing transaction or any other transaction or any other transaction or any other
debt secured by the deed of trust by the borrower(s) and the party(ies) named in the deed of trust and the proceeds of the
deed of trust are to be used to make the advance.

In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

CERTIFICATION: This is to certify that this deed of trust:
☐ was prepared by or under the supervision of _____, an attorney licensed to practice law in the state of Maryland.
☒ was prepared by N-POINT MORTGAGE SERVICES, LLC, one of the parties to the instrument.

David Shreve Signature Date 1/30/07 Richard Ulf Typewritten or Printed Name
for _____


MARYLAND - Single Family-1st and 2nd Mortgage Note and Deed of Trust - MERS Page 14 of 14 Copyright © 2006 MERS, Inc. www.mers.org

(Place Below This Line For Acknowledgment)

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared YVUANA PEDEN

known to me (or satisfactorily proved) to be the person(s) whose name(s) is/are subscribed to the within instrument,
and acknowledged that he/she/they executed the same for the purposes therein contained.


In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared David Shreve

the agent(s) of the person(s) named by the foregoing deed of trust and made oath (in due form of law then in
effect) that the actual sum of money advanced in the closing transaction by the secured party(ies) was paid only
and delivered by the parties) accurately (the deed of trust is subject to the borrower(s) or the party(ies) responsible for a
debt secured by the deed of trust) in the closing transaction or any other transaction or any other transaction or any other
debt secured by the deed of trust by the borrower(s) and the party(ies) named in the deed of trust and the proceeds of the
deed of trust are to be used to make the advance.

In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

CERTIFICATION: This is to certify that this deed of trust:
☐ was prepared by or under the supervision of _____, an attorney licensed to practice law in the state of Maryland.
☒ was prepared by N-POINT MORTGAGE SERVICES, LLC, one of the parties to the instrument.

David Shreve Signature Date 1/30/07 Richard Ulf Typewritten or Printed Name
for _____


MARYLAND - SECOND MORTGAGE - LHO Page 8 of 8 Copyright © 2006 MERS, Inc. www.mers.org

(Place Below This Line For Acknowledgment)

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared YVUANA PEDEN

known to me (or satisfactorily proved) to be the person(s) whose name(s) is/are subscribed to the within instrument,
and acknowledged that he/she/they executed the same for the purposes therein contained.


In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

State of Maryland
County of Montgomery
On this 30th day of January, 2007, before me, the undersigned officer,
personally appeared David Shreve

the agent(s) of the person(s) named by the foregoing deed of trust and made oath (in due form of law then in
effect) that the actual sum of money advanced in the closing transaction by the secured party(ies) was paid only
and delivered by the parties) accurately (the deed of trust is subject to the borrower(s) or the party(ies) responsible for a
debt secured by the deed of trust) in the closing transaction or any other transaction or any other transaction or any other
debt secured by the deed of trust by the borrower(s) and the party(ies) named in the deed of trust and the proceeds of the
deed of trust are to be used to make the advance.

In witness hereof I hereunto set my hand and official seal.

 Richard S. Ulf Signature
Notary Public, State of Maryland
My Commission Expires March 1, 2011
Typewritten or Printed Name of Notary Public
Notary Public
My Commission expires:

CERTIFICATION: This is to certify that this deed of trust:
☐ was prepared by or under the supervision of _____, an attorney licensed to practice law in the state of Maryland.
☒ was prepared by N-POINT MORTGAGE SERVICES, LLC, one of the parties to the instrument.

David Shreve Signature Date 1/30/07 Richard Ulf Typewritten or Printed Name
for _____

MARYLAND - SECOND MORTGAGE - LHO Page 8 of 8 Copyright © 2006 MERS, Inc. www.mers.org

FINANCE AFFIDAVIT / QUESTIONED SIGNATURE OF: YWUANA PEDEN.

26

Office of Finance, Treasury Division
Finance Affidavit

County Transfer Tax 1.4%
State Recordation Tax 4.40 per 1000.00
Rounded to next 500.00

PROPERTY TAX ID # 27344 396
2097799

I/WE CERTIFY, under the penalties of perjury, that the following are accurate responses regarding the financing we are offering for record on this date in accordance with Tax Property Article 12-102 & County Code 10-187(A)

PROPERTY TAX ID NUMBER

REQUIRED INFORMATION: The following information refers ONLY to the loan(s) being refinanced or modified.

LIBER/FOLIO	ORIGINAL LOAN AMOUNT	UNPAID PRINCIPAL BALANCE
1) <u>24428/633</u>	<u>118,000.00</u>	<u>118,000.00</u>
2)		

A. STATE RECORDATION TAX - PRINCIPAL RESIDENCE
All qualifications must apply to initial this section and MUST complete "REQUIRED INFORMATION" above.

Initial here if:

a. This is a refinance of your principal residence.
b. You are the original mortgagor or assumed the debt from the original mortgagor.
Recordation tax based on difference between new loan amount and the unpaid principal balance of the loan that is being refinanced.
(NOTE: B-1 or B-2 MUST be Initialed)

B. COUNTY TRANSFER TAX - PRINCIPAL RESIDENCE
All qualifications must apply to initial this section and MUST complete "REQUIRED INFORMATION" above on refi.

1. Initial here if:

a. This is a new loan OR a refinance on your principal residence.
b. You had a purchase money trust/mortgage (Borrowed money to purchase property).
c. The purchase money trust/mortgage has been on record for more than 12 months.
Exempt from County Transfer Tax.
(NOTE: If refinancing, A MUST be Initialed)
REQUIRED: You must submit a recorded copy of the deed of trust being refinanced.

All qualifications must apply to initial this section and MUST complete "REQUIRED INFORMATION" above.

2. Initial here if:

a. This is a refinance of your principal residence.
b. You did NOT have a purchase money trust/mortgage or purchase money was recorded less than 12 months ago.
County Transfer Tax on the difference between the new loan amt. and the original amt. of the loan being refinanced.
REQUIRED: You must submit a recorded copy of the deed of trust being refinanced. (NOTE: A MUST be Initialed)

C. COUNTY TRANSFER TAX - NON PRINCIPAL RESIDENCE
All qualifications must apply to initial this section and MUST complete "REQUIRED INFORMATION" above.

Initial here if:

a. This is a refinance of a property that is not your principal residence.
b. You are the original mortgagor or assumed the debt from the original mortgagor.
County Transfer Tax on the difference between the new loan amt. and the original amt. of the loan being refinanced.
State Recordation Tax on full new loan amount.
REQUIRED: You must submit a recorded copy of the deed of trust being refinanced.

I/WE understand that if I/We fail to truthfully answer or provide information to avoid collection of County Transfer and State Recordation Tax, I/We may be found guilty of a misdemeanor and, on conviction, may be subject to a fine not exceeding \$5,000.00 or imprisonment not exceeding (18) months or both; and I/We authorize Prince George's County to take the appropriate steps necessary to confirm and verify the information made on this affidavit.

Signature of Borrower _____

Signature of Borrower _____

State of Maryland
County of Montgomery

On this 30 day of January, 2007, before me, a Notary Public of the State and County aforesaid, personally appeared Ywuana Peden, known to me to be, or satisfactorily proven to be the person(s) whose name(s) is/are subscribed to the within affidavit, and who acknowledged that he/she/they executed that same for the purposes therein contained.

My Commission Expires: _____

Rev 7/06 (This form may be reproduced and not altered without the written permission of the Notary Public State of Maryland)

NOTARY PUBLIC
MONTGOMERY COUNTY

Do not write in box - Prince George's County Treasury Use Only
PRINCE GEORGE'S COUNTY, MD
APPROVED BY _____
#09
FEB 21 2007
\$ 853 RECORDATION TAX PAID
\$ 2716.50 TRANSFER TAX PAID

Notary Public Signature _____
IT IS ILLEGAL TO NOTARIZE A FORGED SIGNATURE.
Notary Public State of Maryland
County of Montgomery
My Commission Expires March 1, 2007

DOC 9. SUBSTITUTE OF TRUSTEE'S DEED. / Foreclosure Deed. Dated: December 14 2015.

27

37738 415

Clerk of the
Circuit Court

AFTER RECORDING, PLEASE RETURN TO:

BWW Law Group, LLC
6003 Executive Blvd., Suite 101
Rockville, MD 208522016 JAN -5 AM 9:11 I.D.# 18-2097749
BWW# 68510

PR GEO CO MD #86

SUBSTITUTE TRUSTEE'S DEED

THIS DEED, is made this December 14, 2015, by and between HOWARD N. BIERMAN, Substitute Trustee, hereinafter referred to as party of the first part, and PennyMac Corp. c/o PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark CA 93021, hereinafter referred to as "Grantee";

WHEREAS, by virtue of a Appointment of Substitute Trustee recorded among the Land Records of Prince George's County, Maryland, the party of the first part was appointed Substitute Trustee to make sale of the hereinafter described property;

WHEREAS, by virtue of said Appointment of Substitute Trustee, any Substitute Trustee may act independently of the other.

WHEREAS, default having occurred under the terms of a certain Deed of Trust from Ywuana Peden, dated January 30, 2007 and recorded among the Land Records of Prince George's County, Maryland in Liber 27344, Folio 381, said Substitute Trustee, in exercise of the power of sale conferred by said Deed of Trust, and pursuant to foreclosure proceedings filed in the Circuit Court for Prince George's County, Maryland as Case No. CAEF14-24083, first having posted bond for the faithful performance of their trust, and after having given prior notice of the time, place, manner and terms of sale by advertisement placed once a week for three successive weeks in a newspaper published in Prince George's County, Maryland, at a public sale held at the Circuit Court for Prince George's County, 14735 Main Street, Upper Marlboro, MD, Duval Wing entrance, located on Main Street, on March 03, 2015, did sell the property described in said Deed of Trust, to Grantee for the sum of \$210,864.00, it being the highest and best bidder at said public sale;

TAX FID SUPR \$ 40.00

WHEREAS, the aforesaid public sale has been duly reported to, and ratified and confirmed by the Circuit Court for Prince George's County, Maryland, and purchase money of \$210,864.00, as aforesaid, has been fully paid and satisfied to the Substitute Trustee, said Substitute Trustee is now authorized by said Decree to execute these presents.

NOW, THEREFORE, THIS DEED WITNESSETH, that the said party of the first part, Substitute Trustee, as aforesaid, for and in consideration of the premises, and the sum of \$210,864.00, current money, paid by the said Grantee at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged by the aforesaid parties, does grant unto the said Grantee, its successors and assigns, in fee simple, all of their interest in those pieces or parcels of land, together with the improvements, easements and appurtenances thereunto belonging situate, namely:

THIS IS A FORECLOSURE DEED

PRINCE GEORGE'S COUNTY, MD

APPROVED BY

#03

DEC 31 2015

\$ 116.00 RECORDATION TAX PAID
\$ 252.00 TRANSFER TAX PAID

20.00
1:054.32
1:114.32
TOTAL
81k \$ 691
09:01 am

DOC 9. SUBSTITUTE OF TRUSTEE'S DEED. / Foreclosure Deed. Dated: December 14 2015.
NOTARY

28

37738 416

SEE ATTACHED LEGAL DESCRIPTION

and further known as 219 Dateleaf Avenue, Capitol Heights, MD 20743

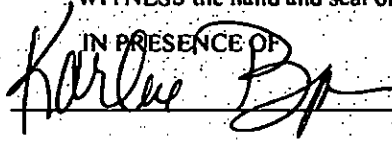
Subject to restrictions, covenants and easements of record.

This instrument was prepared under the supervision of the undersigned, an attorney duly admitted to practice before the Court of Appeals of the State of Maryland.


Howard N. Bierman

WITNESS the hand and seal of sole acting Substitute Trustee.

IN PRESENCE OF


Howard N. Bierman

STATE OF MARYLAND)

COUNTY OF MONTGOMERY) ss.

I, Karlene D. Bryan, a Notary Public of the State of Maryland, in and for the County of Montgomery County, do hereby certify that the above Substitute Trustee, Howard N. Bierman, personally appeared before me in said jurisdiction, being personally well known to me or satisfactorily proven to me as the person who executed this Deed and acknowledged the same to be his/her intentional act and deed.

Given under my hand and seal this

My Commission Expires: 10/27/2019


Notary Public



QUESTIONED SIGNATURE COMPARISON / YWUANA PEDEN

28

BY SIGNING BELOW, Borrower acc
Instrument and in any Rider executed by Bor

YWUANA PEDEN -B

Figure 1

NO MATCH
to
Figure 2

DOC 8. DEED OF TRUST. Page 1 of 14 MIN: 1002391-0010701391-9

Recordation Tax, I/We may be found gu
\$5,000.00 or imprisonment not exceedin
appropriate steps necessary to confirm a

Figure 2

NO MATCH
to
Figure 1

Signature of Borrower

FINANCE AFFIDAVIT / QUESTIONED SIGNATURE OF: YWUANA PEDEN.